

**From:** John McGinty [mailto:john@overthefalls.com]  
**Sent:** Sunday, August 30, 2015 3:48 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

Dear Sirs and Madams,

I am opposed to the Conflict of Interest Proposed Rule. As a individual investor responsible for his own retirement security, I find being able to purchase insurance on my retirement investments an essential part of responsibly managing them and mitigating the risk inherent in the market.

US monetary policy over the last 6 years has steered investors into the stock market and away from bonds in order to achieve returns most of us require for a secure retirement. Now this rule will prevent us from insuring ourselves against the risk that the government has encouraged us to shoulder. This is like selling housing in a flood zone and preventing the buyers from purchasing flood insurance.

When you reconsider this flawed rule please think about the thousands of individual investors planning for the safe and secure retirement, and don't take away the vital tools we need to achieve it.

Sincerely,  
John McGinty